

Information to identify the case:

Debtor 1	<u>Lisa Reeves Fellenger</u>		Social Security number or ITIN xxx-xx-3465
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>14-16328-JNP</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa Reeves Fellenger
aka Lisa M. Reeves, aka Lisa M. Fellenger

7/10/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Lisa Reeves Fellenger
Debtor

Case No. 14-16328-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db 514832803	+Lisa Reeves Fellenger, 184 North Avenue, Pitman, NJ 08071-1436 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514681689	Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
514681695	+M&T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
514681696	+MOHELA/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
514681697	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
514767662	+TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 10 2019 22:56:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Jul 10 2019 22:56:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: DRIV.COM Jul 11 2019 02:58:00 Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
514681686	EDI: CITICORP.COM Jul 11 2019 02:58:00 AT&T Universal Card, PO Box 6497, Sioux Falls, SD 57117-6497
514681687	EDI: BANKAMER2.COM Jul 11 2019 02:58:00 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
514681688	EDI: BANKAMER.COM Jul 11 2019 02:58:00 Bank of America NA, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
514709146	EDI: BANKAMER.COM Jul 11 2019 02:58:00 Bank of America, N.A., NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012
514681690	EDI: CAPITALONE.COM Jul 11 2019 02:58:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
514681691	EDI: CHASE.COM Jul 11 2019 02:58:00 Chase/Disney, PO Box 15153, Wilmington, DE 19886-5153
514681692	EDI: WFNNB.COM Jul 11 2019 02:58:00 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
514681693	EDI: WFNNB.COM Jul 11 2019 02:58:00 Comenity/Lane Bryant Retail, PO Box 659728, San Antonio, TX 78265-9728
514681694	EDI: DISCOVER.COM Jul 11 2019 02:58:00 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
514868394	E-mail/Text: camanagement@mtb.com Jul 10 2019 22:56:03 M&T Bank, Attn: Bev Inglesbe, 1100 Wehrle Drive, Williamsburg, NY 1422
514935584	EDI: PRA.COM Jul 11 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
514745910	EDI: Q3G.COM Jul 11 2019 02:58:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516318688	+EDI: Q3G.COM Jul 11 2019 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
516318687	EDI: Q3G.COM Jul 11 2019 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
514681698	+EDI: WTRRNBNB.COM Jul 11 2019 02:58:00 TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
514681699	+EDI: WFNNB.COM Jul 11 2019 02:58:00 Wells Fargo/The Avenue, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 26

Date Rcvd: Jul 10, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Eric Clayman on behalf of Debtor Lisa Reeves Fellenger jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor M&T BANK jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Phillip Andrew Raymond on behalf of Creditor M&T Bank phillip.raymond@mccalla.com
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com
Stephanie F. Ritigstein on behalf of Debtor Lisa Reeves Fellenger jenkins.clayman@verizon.net, connor@jenkinsclayman.com

TOTAL: 11